

## You might need CCCS if you...

- Pay only the minimum on your credit cards.
- Are losing sleep and feel that your finances are out of control.
- Screen your phone calls or don't open your mail to avoid creditors.
- Are living paycheck to paycheck with no savings.
- Would like to learn more about managing your money.
- Are tired of watching your credit card balances grow.
- Are behind on credit card and house payments.



## Choose the local option

At CCCS, we understand the needs of Oklahomans, because we are Oklahomans. Trust a local agency that understands the unique needs of clients from a local perspective.

- We will work with you and your creditors to develop the best solution for everyone.
- We are a non-profit, United Way agency.
- We have an A+ rating from the Better Business Bureau.
- All counselors are certified by the National Foundation for Credit Counseling (NFCC).
- To ensure the highest standards, we are accredited by the Council on Accreditation (COA).
- We have offered exceptional local service since 1967.



# CCCS

## Consumer Credit Counseling Service

OF CENTRAL OKLAHOMA



## services overview

Debt Management Plan  
Foreclosure Prevention  
Bankruptcy Education  
Financial Counseling  
Community Education

[cccsok.org](http://cccsok.org)



Visit [CCCSok.org](http://CCCSok.org) for articles, tools and solutions.



# cccsok.org

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## services overview

CCCS is the oldest and largest non-profit credit counseling agency serving central and western Oklahoma. We are nationally accredited, federally certified and a United Way member agency. Trust CCCS to help you develop solutions to your financial challenges.

[cccsok.org](http://cccsok.org)



### Debt Management Plan (DMP)

DMP clients typically become debt free within 4 years. The DMP is an excellent way to consolidate unsecured debt payments into one monthly payment. Clients who qualify for the plan may receive reduced interest rates, lower payments and waived late and over the limit fees in exchange for regular monthly payments. Find out your debt-free date today.



*"Your Debt Management Plan changes thinking and changes lives."*

### Foreclosure Prevention

CCCS offers valuable intervention through free foreclosure prevention counseling to homeowners who have fallen behind or are in danger of falling behind on their mortgage. Our expert housing counselors work with homeowners and their mortgage company to explore available options to bring the mortgage current and avoid foreclosure.



*"I thought I wouldn't have a home for my family to come home to for Christmas, but thanks to my counselor, I do. Thank you for helping me save my home."*

### Bankruptcy Education

CCCS is federally approved to offer Pre-Filing Credit Counseling and Pre-Discharge Debtor Education certificates to consumers seeking bankruptcy protection. Let CCCS help as you explore your options and make the best of your financial fresh start



*"I feel a huge sense of relief. I wish I would have come in sooner!"*

### Financial Counseling

If you need a confidential, non-judgmental resource that will help you make real change in your finances, CCCS is the resource for you. Our nationally certified, experienced counselors are standing by to provide a FREE analysis of your finances. Call, Click or Come In for a tailored plan to help you achieve your financial goals.



*"I was embarrassed and distraught that I had allowed myself to get to the level of debt where I was drowning. I've paid off my debt now and I could not have done this without your help."*

### Community Education:

CCCS' financial experts provide community resources for learning sound money management skills. Enroll for the Fiscally Fit Workshop or complete Better Fortunes totally online. Schedule a class for your organization or place of employment on more than 17 topics including budgeting, credit reports, debt reduction, or book our renowned Fiscally Fit Boot Camp.



*"With the classes at CCCS I learned that I can change not only my present financial life, but also my kids' future."*